Docket No.: 482772000500



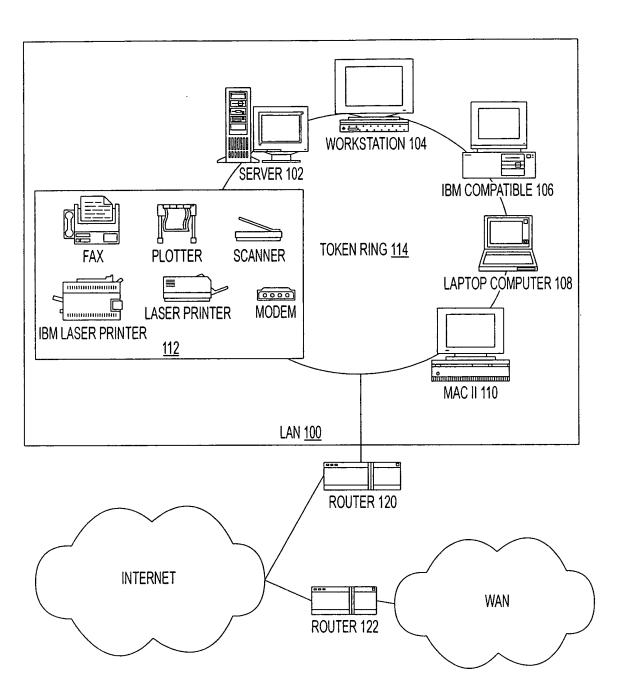


FIG. 1

Docket No.: 482772000500

Title: SYSTEM AND METHOD FOR USING A PAYROLL DEDUCTION CARD AS PAYMENT INSTRUMENT

DEC 2 8 2004

APPLICATION LAYER / LAYER 5
202

TRANSPORT LAYER / LAYER 4
204

INTERNET LAYER / LAYER 3
206

NETWORK INTERFACE LAYER / LAYER 2
208

PHYSICAL LAYER / LAYER 1
210

TCP/IP LAYERING MODEL

FIG. 2

Dočket No.: 482772000500

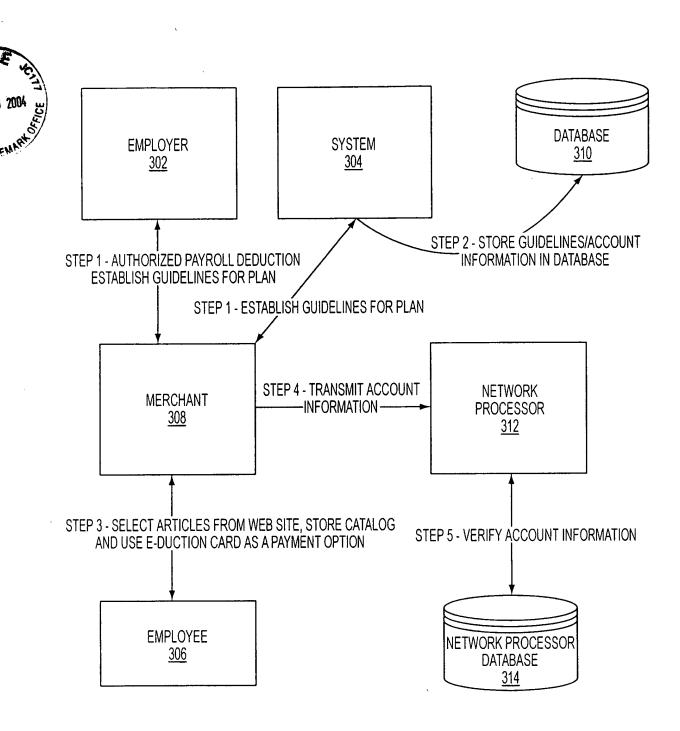


FIG. 3

Docket No.: 482772000500

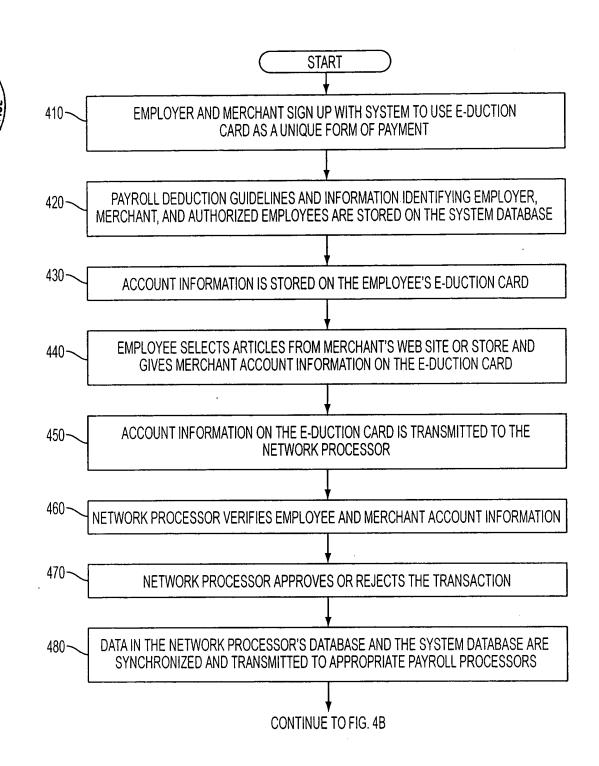


FIG. 4A

Docket No.: 482772000500



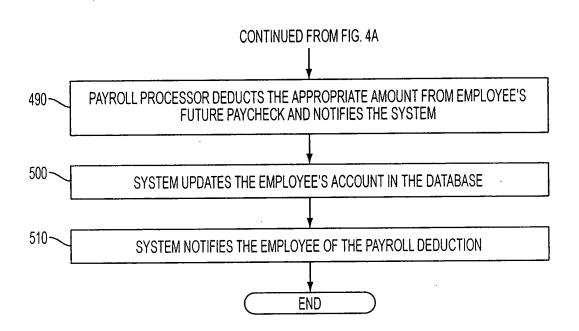


FIG. 4B